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JUN 29 2006

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## FAX COVER SHEET

To: U.S. Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: June 29, 2006

Fax No.: 1-571-273-8300

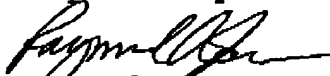
No. Pages: 13 (including cover)

Re: RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT (37 CFR  
1.121) - U.S. PATENT APPLICATION SERIAL NO. 09/737,348

To Whom It May Concern:

Please find transmitted herewith a RESPONSE TO NOTICE OF  
NON-COMPLIANT AMENDMENT (37 CFR 1.121) for filing in the  
above-identified application.

Respectfully Submitted,



Raymond A. Joao

Reg. No. 35,907

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RAYMOND A. JOAO

009/013

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Claim 31. (Previously Presented) The apparatus of Claim 21, wherein the insurance claim contains information obtained with at least one of a heart rate monitor or measurement device, a thermometer, a blood pressure monitor or measurement device, a blood analysis device or machine, a respiration monitoring or measurement device, a dialysis machine, an